

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Keith Guest
Lisa Cramsie-Guest
Debtor(s)

Case No. 15 B 09631

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/18/2015.
- 2) The plan was confirmed on 10/26/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/07/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/27/2016, 09/08/2017.
- 5) The case was Dismissed on 09/20/2017.
- 6) Number of months from filing to last payment: 29.
- 7) Number of months case was pending: 35.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$25,400.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$25,400.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,396.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,002.48
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,398.48

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advocate Christ Hospital	Unsecured	580.00	NA	NA	0.00	0.00
Afni	Unsecured	302.00	NA	NA	0.00	0.00
American InfoSource LP as agent for	Unsecured	3,014.41	1,171.30	1,171.30	0.00	0.00
AmeriCash Loans LLC	Unsecured	1,500.00	3,857.18	3,857.18	0.00	0.00
Ameriloan	Unsecured	300.00	NA	NA	0.00	0.00
Armor Systems Corporation	Unsecured	200.00	NA	NA	0.00	0.00
ATG Credit LLC	Unsecured	487.00	NA	NA	0.00	0.00
Automotive Credit	Secured	16,578.00	16,578.04	11,000.00	6,540.57	577.14
Automotive Credit	Unsecured	NA	0.00	5,578.04	0.00	0.00
Caine & Weiner	Unsecured	48.70	NA	NA	0.00	0.00
Capital One Auto Finance	Unsecured	13,488.00	13,488.36	13,488.36	0.00	0.00
Capital One Bank USA NA	Unsecured	0.00	NA	NA	0.00	0.00
Cashcure LLC	Unsecured	1,200.00	NA	NA	0.00	0.00
Check N Go	Unsecured	2,500.00	NA	NA	0.00	0.00
City of Chicago Department of Finan	Unsecured	100.00	NA	NA	0.00	0.00
City of Chicago Department of Revenue	Unsecured	494.00	1,163.00	1,163.00	0.00	0.00
City of Oak Forest	Unsecured	300.00	NA	NA	0.00	0.00
Commonwealth Edison Company	Unsecured	0.00	126.09	126.09	0.00	0.00
Cook County Dept of Revenue	Unsecured	0.00	114.30	114.30	0.00	0.00
Corky's Catering	Unsecured	1,097.00	NA	NA	0.00	0.00
Department of Treasury	Unsecured	195.09	NA	NA	0.00	0.00
Discount Advances.com	Unsecured	500.00	NA	NA	0.00	0.00
Dorothy Brown	Unsecured	0.00	NA	NA	0.00	0.00
Enhanced Recovery	Unsecured	1,804.00	NA	NA	0.00	0.00
Equable Ascent	Unsecured	562.00	NA	NA	0.00	0.00
First Premier Bank	Unsecured	0.00	NA	NA	0.00	0.00
Fst Premier	Unsecured	0.00	NA	NA	0.00	0.00
Hsbc Taxpayer Financ	Unsecured	0.00	NA	NA	0.00	0.00
Hstn Funding	Unsecured	1,128.00	NA	NA	0.00	0.00
IC System, Inc.	Unsecured	375.00	NA	NA	0.00	0.00
Illinois Collection Service	Unsecured	250.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Illinois Department Of Healthcare And Fa	Priority	0.00	NA	NA	0.00	0.00
Illinois Tollway	Unsecured	8,363.00	15,013.50	15,013.50	0.00	0.00
LVNV Funding LLC	Unsecured	560.00	NA	NA	0.00	0.00
Mid America Bank & Trust Company	Unsecured	316.00	316.24	316.24	0.00	0.00
Mypayadvance.com	Unsecured	800.00	NA	NA	0.00	0.00
NCEP, LLC	Secured	13,050.00	0.00	13,050.00	7,441.08	700.46
Nicor Gas	Unsecured	770.00	1,156.78	1,156.78	0.00	0.00
Oak Crosing Townhome HOA	Secured	9,800.00	0.00	9,800.00	4,286.29	0.00
Ocwen Loan Servicing LLC	Secured	178,772.00	122,550.00	122,550.00	0.00	0.00
Ocwen Loan Servicing LLC	Unsecured	0.00	0.00	0.00	0.00	0.00
Payday Loan Store	Unsecured	985.00	NA	NA	0.00	0.00
Payday Loan Store	Unsecured	1,634.00	835.48	835.48	0.00	0.00
PNC Bank	Unsecured	800.00	NA	NA	0.00	0.00
Prog Leasing LLC	Secured	3,350.00	3,350.04	3,350.04	1,299.41	156.57
Radiology Imaging Consultants	Unsecured	82.00	NA	NA	0.00	0.00
Santander Consumer USA	Unsecured	0.00	NA	NA	0.00	0.00
Scheer, Green & Burke Co. L.P.A.	Unsecured	200.00	NA	NA	0.00	0.00
Total Visa	Unsecured	316.00	NA	NA	0.00	0.00
Tri-State Financial Services Inc	Unsecured	982.00	NA	NA	0.00	0.00
Village of Forest Park	Unsecured	1,000.00	NA	NA	0.00	0.00
Webbank-Fingerhut	Unsecured	0.00	NA	NA	0.00	0.00
Wells Fargo	Unsecured	200.00	NA	NA	0.00	0.00
Wilshire Credit Corp	Unsecured	33,000.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$122,550.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$24,050.00	\$13,981.65	\$1,277.60
All Other Secured	\$13,150.04	\$5,585.70	\$156.57
TOTAL SECURED:	\$159,750.04	\$19,567.35	\$1,434.17
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$42,820.27	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,398.48</u>
Disbursements to Creditors	<u>\$21,001.52</u>

TOTAL DISBURSEMENTS : **\$25,400.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/12/2018

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.